

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Vance, Joyce § Case No. 09 B 24447  
§  
Debtor § §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2009.
- 2) The plan was confirmed on 10/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010.
- 5) The case was dismissed on 09/13/2010.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$1,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,250.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$3,250.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,329.86
Court Costs	\$0
Trustee Expenses & Compensation	\$201.94
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,531.80

Attorney fees paid and disclosed by debtor \$146.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Overland Bond & Investment Corp	Secured	\$3,292.00	\$1,315.66	\$1,315.66	\$718.20	\$0
Overland Bond & Investment Corp	Secured	\$1,158.00	\$1,158.00	\$1,158.00	\$0	\$0
Aaron Rents	Unsecured	\$103.00	NA	NA	\$0	\$0
American InfoSource LP	Unsecured	NA	\$419.42	\$419.42	\$0	\$0
Asset Acceptance	Unsecured	\$704.00	\$704.34	\$704.34	\$0	\$0
Asset Acceptance	Unsecured	NA	\$1,056.00	\$1,056.00	\$0	\$0
Asset Acceptance	Unsecured	\$0	\$2,197.20	\$2,197.20	\$0	\$0
AT&T	Unsecured	\$17.00	NA	NA	\$0	\$0
Cda/Pontiac	Unsecured	\$155.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$1,927.50	\$1,803.87	\$1,803.87	\$0	\$0
Collection	Unsecured	\$1,286.00	NA	NA	\$0	\$0
Commercial Business Of Galesburg	Unsecured	\$274.00	NA	NA	\$0	\$0
Commercial Business Of Galesburg	Unsecured	\$327.00	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$506.93	NA	NA	\$0	\$0
Credit Management Co.	Unsecured	\$1,647.00	NA	NA	\$0	\$0
Fidelity	Unsecured	\$391.00	NA	NA	\$0	\$0
Finance System Of Richmond	Unsecured	\$185.00	\$185.33	\$185.33	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Genesis Financial Svcs Dba USA Wel	Unsecured	\$560.16	\$696.68	\$696.68	\$0	\$0
Harris	Unsecured	\$1,926.00	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$116.00	\$116.99	\$116.99	\$0	\$0
Illinois Student Assistance Commission	Unsecured	\$3,414.00	\$3,494.85	\$3,494.85	\$0	\$0
National Quick Cash	Unsecured	NA	\$700.00	\$700.00	\$0	\$0
NCO Financial Services Inc	Unsecured	\$329.00	NA	NA	\$0	\$0
One Iron Ventures	Unsecured	\$718.14	NA	NA	\$0	\$0
Overland Bond & Investment Corp	Unsecured	\$6,244.00	\$7,766.47	\$7,766.47	\$0	\$0
Payday Loan	Unsecured	\$1,635.03	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	NA	\$1,926.00	\$1,926.00	\$0	\$0
QC Financial Services	Unsecured	\$1,026.46	NA	NA	\$0	\$0
Security Finance	Unsecured	\$225.00	\$270.00	\$270.00	\$0	\$0
Verizon Wireless	Unsecured	\$4,575.00	\$4,575.05	\$4,575.05	\$0	\$0
Village of Evergreen Park	Unsecured	\$150.00	NA	NA	\$0	\$0
World Finance Co	Unsecured	\$462.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$2,473.66	\$718.20	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$2,473.66</b>	<b>\$718.20</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,912.20</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$2,531.80
Disbursements to Creditors	\$718.20
<b>TOTAL DISBURSEMENTS:</b>	<b>\$3,250.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 26, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.